



A more human resource.™

# ADP's Pay-by-Pay® Premium Payment Program for Workers' Compensation

You are passionate about growing your business. But complex and necessary administrative tasks, such as workers' compensation premium payments, can disrupt your company's workflow and steal focus from your business priorities.

As an ADP payroll client, you could be eligible for ADP's Pay-by-Pay Premium Payment program for Workers' Compensation, a service that can eliminate many administrative burdens associated with workers' compensation premium payments.

## The accurate way.

What if one service could help you:

- Minimize surprises at your year-end audit
- Reduce the risk of over or underpayment of your workers' compensation premiums
- Accurately calculate premium payments on workers' tips and wages

With Pay-by-Pay, your payments are based on actual payroll data and carrier rates, which helps minimize miscalculations at your year-end audit.

## A convenient approach.

Pay-by-Pay can manage the premium payment process for you. The Pay-by-Pay program:

- Sends premium payments directly to your carrier, so you won't miss due dates or have to deal with penalties as a result of late payment policy cancellations
- Helps eliminate administrative activities that can interfere with your productivity

## Better cash flow.

What would you do if you had extra cash to put back into your business? Pay-by-Pay offers:

- No upfront premium deposit,\* which frees up funds that you can invest in your business to help build profitability
- Premium payments based on actual payroll data and carrier rates to minimize over or underpayments of premiums
- Payments that are spread over your company's payroll cycle so you know exactly what to expect and when

## Your business deserves this.

**Contact an ADP representative today to learn more about ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation.**

\*While premium deposits may be eliminated by most carriers, mandatory state assessment fees may be required.

This information covers only the offering of ADP's Pay-by-Pay Premium Payment Program for Workers' Compensation, a payroll enhancement feature of ADP's payroll processing services and does not involve the offer or sale of any insurance product. Clients MUST be using ADP's tax filing service to take advantage of ADP's Pay-by-Pay Premium Payment Program. The ADP logo, ADP and Pay-by-Pay are registered trademarks of ADP, LLC. A more human resource is a registered service mark of ADP, LLC. Copyright ©2015 ADP, LLC